



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [RENASANT CORPORATION](#)

**City/State** [TUPELO, MS](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [16,471,099](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**RENASANT CORPORATION**  
209 TROY STREET  
**TUPELO, MS 38804**

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**Summary Ratios**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	16,800,759	15,703,326	15,887,506	14,486,237	12,873,087
Net income (\$000) .....	119,792	138,838	175,892	83,651	167,596
Number of BHCs in peer group .....	132	132	130	128	125

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.77	2.79	42	2.78	2.65	58	2.71	2.60	55	2.99	2.77	66	3.50	3.01	75
+ Non-interest income .....	0.91	0.94	55	1.52	1.09	73	1.43	1.04	73	1.68	1.21	77	1.17	1.32	55
- Overhead expense .....	2.33	2.18	66	2.81	2.21	82	2.72	2.17	83	3.31	2.57	81	2.89	2.69	65
- Provision for credit losses .....	0.11	0.10	57	-0.01	-0.12	71	-0.01	-0.09	66	0.60	0.51	65	0.05	0.15	24
+ Securities gains (losses) .....	0	0	45	0.02	0.01	81	0.01	0.01	80	0	0.02	28	0	0.01	58
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent) .....	1.25	1.46	30	1.52	1.76	32	1.44	1.66	34	0.76	1.04	25	1.72	1.56	64
Net operating income .....	0.95	1.10	29	1.18	1.34	39	1.11	1.26	34	0.58	0.81	24	1.30	1.19	60
Net income .....	0.95	1.10	29	1.18	1.34	39	1.11	1.26	34	0.58	0.82	24	1.30	1.19	60
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.43	3.36	57	3.48	3.12	73	3.39	3.06	71	4	3.55	77	4.98	4.41	84
Interest expense .....	0.30	0.35	48	0.33	0.26	70	0.32	0.25	70	0.57	0.52	64	0.90	1.08	38
Net interest income (tax equivalent) .....	3.14	3.01	53	3.15	2.85	66	3.07	2.80	66	3.44	3.01	73	4.08	3.33	81
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.06	0.09	53	0.06	0.12	40	0.10	0.11	54	0.04	0.27	11	0.04	0.21	19
Earnings coverage of net loan and lease losses (X) .....	34.74	36.38	59	35.31	26.30	66	21.53	39.72	54	49.01	22.91	86	56.91	24.40	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.57	1.17	84	1.70	1.32	78	1.64	1.23	82	1.61	1.58	61	0.54	0.83	23
Allowance for loan and lease losses / Total loans and leases .....	1.55	1.15	84	1.62	1.30	77	1.57	1.20	81	1.55	1.55	55	0.52	0.81	23
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.50	0.39	71	0.58	0.58	55	0.50	0.49	54	0.51	0.71	37	0.36	0.57	29
30–89 days past due loans and leases / Total loans and leases .....	0.23	0.33	52	0.14	0.29	30	0.26	0.32	51	0.23	0.39	34	0.38	0.43	53
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	1.63	5.89	33	-6.63	-3.31	40	-10.62	-2.33	24	0.75	3.20	46	8.40	14.45	31
Net short-term noncore funding dependence .....	1.22	0.87	49	-8.24	-9.17	44	-11.05	-7.71	35	-1.31	-4.76	60	5.25	3.38	51
Net loans and leases / Total assets .....	67.24	63.09	59	63.75	58.81	65	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.39	9.22	60	9.18	9.07	57	9.15	8.98	61	9.37	9.13	59	10.37	9.76	69
Holding company equity capital / Total assets .....	12.70	9.68	90	13.64	10.79	87	13.15	10.71	83	14.29	11.16	89	15.86	12.43	87
Total equity capital (including minority interest) / Total assets .....	12.70	9.81	90	13.64	10.91	87	13.15	10.82	83	14.29	11.29	89	15.86	12.57	86
Common equity tier 1 capital / Total risk-weighted assets .....	10.64	11.79	37	11.02	12.64	25	11.18	12.42	31	10.93	12.38	30	11.12	12.17	32
Net loans and leases / Equity capital (X) .....	5.29	6.64	26	4.67	5.47	31	4.67	5.53	32	5.24	5.58	44	4.68	5.21	38
Cash dividends / Net income .....	31.30	31.93	46	27.06	27.22	51	28.44	28.27	48	59.93	42.30	75	30.37	33.12	47
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	1.95	6.04	41	9.09	9.51	51	12.60	10.50	71	11.41	16.68	36	3.60	9.26	34
Equity capital .....	-5.07	-3.83	53	4.74	7.52	42	3.62	7.46	41	0.33	6.99	18	4	10.49	30
Net loans and leases .....	7.53	14.48	31	-8.98	-0.66	12	-7.74	3.36	10	12.25	9.07	69	5.40	9.10	46
Noncore funding .....	15.46	36.20	48	-25.88	-21.64	45	-42.92	-14.79	17	-51.76	-12.18	6	14.93	6.59	67
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	15.06	11.91	73	9.40	10.65	54	16.26	10.95	75	9.95	13.56	53	5.36	13.04	44
Equity investment in subsidiaries / Equity capital .....	112.50	104.01	81	107.84	103.15	78	112.29	103.22	86	108.34	102.81	80	108.49	103.22	77
Cash from ops + noncash items + op expense / Op expense + dividends .....	108.03	118.32	46	135.63	155.61	49	129.51	154.48	43	149.21	147.24	62	216.83	190.27	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	330,221	331,052	432,429	462,935	498,470	-0.25	34.28
Income from lease financing receivables.....	2,641	2,282	3,035	3,497	2,866	15.73	129.65
Fully taxable income on loans and leases.....	331,969	332,546	434,314	465,906	501,076	-0.17	34.67
Tax-exempt income on loans and leases.....	893	788	1,150	526	260	13.32	57.50
Estimated tax benefit on income on loans and leases.....	770	671	972	532	287	14.70	88.37
Income on loans and leases (tax equivalent).....	333,632	334,005	436,436	466,964	501,623	-0.11	34.81
Investment interest income (tax equivalent).....	42,713	26,586	37,279	36,864	41,372	60.66	60.77
Interest on balances due from depository institutions.....	6,076	1,122	1,689	1,189	5,892	441.53	244.64
Interest income on other earning assets.....	0	5	0	0	22	-100.00	-100.00
Total interest income (tax equivalent).....	382,421	361,718	475,404	505,017	548,909	5.72	38.65
Interest on time deposits of \$250K or more .....	1,160	2,973	3,642	8,150	10,017	-60.98	-49.19
Interest on time deposits < \$250K.....	2,993	7,579	9,328	21,113	29,729	-60.51	-63.64
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	13,743	12,368	16,006	24,753	42,249	11.12	102.64
Interest on other borrowings and trading liabilities.....	1,584	3,608	4,900	9,604	8,477	-56.10	-67.43
Interest on subordinated debt and mandatory convertible securities .....	13,802	7,719	10,808	7,715	8,451	78.81	216.05
Total interest expense.....	33,282	34,247	44,684	71,335	98,923	-2.82	25.46
Net interest income (tax equivalent).....	349,139	327,471	430,720	433,682	449,986	6.62	40.05
Non-interest income.....	115,017	179,273	227,223	242,766	150,858	-35.84	16.81
Adjusted operating income (tax equivalent) .....	464,156	506,744	657,943	676,448	600,844	-8.40	33.47
Overhead expense.....	293,032	330,703	432,235	479,268	372,126	-11.39	31.03
Provision for credit losses.....	13,300	-1,200	-1,668	86,850	7,050		146.30
Securities gains (losses) .....	0	2,121	2,170	46	348	-100.00	-100.00
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	157,824	179,362	229,546	110,376	222,016	-12.01	32.87
Applicable income taxes .....	32,355	35,572	46,935	19,840	48,091	-9.04	-13.60
Tax equivalent adjustments .....	5,677	4,952	6,719	6,885	6,329	14.64	0.30
Applicable income taxes (tax equivalent).....	38,032	40,524	53,654	26,725	54,420	-6.15	-11.77
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	119,792	138,838	175,892	83,651	167,596	-13.72	58.29
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	119,792	138,838	175,892	83,651	167,596	-13.72	58.29
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	119,792	138,838	175,892	83,651	167,596	-13.72	58.29
Investment securities income (tax equivalent).....	42,713	26,586	37,279	36,864	41,372	60.66	60.77
US Treasury and agency securities (excluding mortgage-backed securities) .....	2,515	34	41	104	1,300	7297.06	345.13
Mortgage-backed securities .....	27,132	15,273	22,041	21,367	27,112	77.65	127.45
All other securities .....	13,066	11,279	15,197	15,393	12,960	15.85	-7.16
Cash dividends declared.....	37,489	37,576	50,017	50,134	50,901	-0.23	49.93
Common .....	37,489	37,576	50,017	50,134	50,901	-0.23	49.93
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.03	3.12	40	3.07	2.90	62	2.99	2.85	59	3.49	3.27	66	4.26	4	69
Less: Interest expense .....	0.26	0.33	45	0.29	0.24	69	0.28	0.23	68	0.49	0.48	60	0.77	0.98	35
Equals: Net interest income (tax equivalent) .....	2.77	2.79	42	2.78	2.65	58	2.71	2.60	55	2.99	2.77	66	3.50	3.01	75
Plus: Non-interest income .....	0.91	0.94	55	1.52	1.09	73	1.43	1.04	73	1.68	1.21	77	1.17	1.32	55
Equals: adjusted operating income (tax equivalent) .....	3.68	3.77	48	4.30	3.80	80	4.14	3.70	78	4.67	4.04	80	4.67	4.41	66
Less: Overhead expense .....	2.33	2.18	66	2.81	2.21	82	2.72	2.17	83	3.31	2.57	81	2.89	2.69	65
Less: Provision for credit losses .....	0.11	0.10	57	-0.01	-0.12	71	-0.01	-0.09	66	0.60	0.51	65	0.05	0.15	24
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	45	0.02	0.01	81	0.01	0.01	80	0	0.02	31	0	0.01	58
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.25	1.46	30	1.52	1.76	32	1.44	1.66	34	0.76	1.04	25	1.72	1.56	64
Less: Applicable income taxes (tax equivalent) .....	0.30	0.34	35	0.34	0.41	30	0.34	0.38	37	0.18	0.23	35	0.42	0.36	70
Less: Minority interest .....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.95	1.10	29	1.18	1.34	39	1.11	1.26	34	0.58	0.81	24	1.30	1.19	60
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.95	1.10	29	1.18	1.34	39	1.11	1.26	34	0.58	0.82	24	1.30	1.19	60
Memo: Net income (last four quarters) .....	0.94	1.10	25	1.10	1.30	33	1.11	1.26	34	0.58	0.82	24	1.30	1.19	59
Net income-BHC and noncontrolling (minority) interest .....	0.95	1.11	27	1.18	1.35	39	1.11	1.27	33	0.58	0.83	24	1.30	1.20	60
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	88.38	92.93	6	88.31	93.09	7	88.23	93.08	4	87.12	92.32	5	85.66	91.05	6
Average interest-bearing funds / Average assets .....	57.16	60.58	39	58.02	61.98	33	58.06	61.99	36	60.56	64.06	34	64.53	65.57	46
Interest income (tax equivalent) / Average earning assets .....	3.43	3.36	57	3.48	3.12	73	3.39	3.06	71	4	3.55	77	4.98	4.41	84
Interest expense / Average earning assets .....	0.30	0.35	48	0.33	0.26	70	0.32	0.25	70	0.57	0.52	64	0.90	1.08	38
Net interest income (tax equivalent) / Average earning assets .....	3.14	3.01	53	3.15	2.85	66	3.07	2.80	66	3.44	3.01	73	4.08	3.33	81
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.16	4.24	51	4.10	4.07	57	4.05	4.01	57	4.26	4.27	54	5.27	5.09	67
Interest-bearing bank balances .....	0.79	0.79	48	0.14	0.13	74	0.14	0.14	62	0.35	0.27	75	2.06	2.04	46
Federal funds sold and reverse repos .....		1.05			0.25			0.25			0.68			2.44	
Trading assets .....		0.57			0.45			0.45			0.60			0.99	
Total earning assets .....	3.38	3.33	58	3.43	3.09	72	3.34	3.04	70	3.95	3.51	77	4.92	4.36	83
Investment securities (tax equivalent) .....	1.84	1.96	42	1.95	1.77	65	1.87	1.77	60	2.88	2.25	89	3.32	2.76	87
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.39	1.38	92	0.60	1.23	17	0.44	1.14	13	0.67	1.75	8	10.96	2.32	98
Mortgage-backed securities .....	1.46	1.87	11	1.20	1.55	19	1.19	1.57	16	2.21	2.05	62	2.65	2.61	57
All other securities .....	3.31	2.89	71	4.14	2.85	84	3.96	2.81	84	5.06	3.24	90	5.96	4.06	89
Interest-bearing deposits .....	0.27	0.35	45	0.35	0.22	78	0.33	0.21	76	0.68	0.53	70	1.06	1.10	52
Time deposits of \$250K or more .....	0.56	0.61	45	1.09	0.70	86	1.03	0.66	86	1.65	1.42	70	1.78	1.96	33
Time deposits < \$250K .....	0.39	0.58	33	0.83	0.67	70	0.78	0.62	71	1.45	1.36	57	1.70	1.82	37
Other domestic deposits .....	0.24	0.31	46	0.23	0.16	75	0.22	0.15	74	0.41	0.36	66	0.77	0.93	41
Foreign deposits .....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.29	0.88	28	0.31	0.18	85	0.31	0.17	85	0.58	0.62	61	0.15	1.86	6
Other borrowed funds and trading liabilities .....	1.09	1.55	28	0.03	1.29	10	0.07	1.27	10	0.94	1.50	25	2.34	2.38	49
All interest-bearing funds .....	0.46	0.54	45	0.50	0.38	71	0.48	0.37	73	0.81	0.74	62	1.19	1.49	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Non-interest Income and Expenses**

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		115,017		179,273		227,223		242,766		150,858		
Fiduciary activities income .....		5,709		6,516		7,740		6,873		5,805		
Service charges on deposit accounts - domestic .....		28,155		25,592		34,863		30,087		34,860		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		11,393		8,666		12,715		9,631		8,628		
Insurance activities revenue.....		8,812		8,544		10,904		9,924		9,747		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		8,146		15,111		15,107		-18,336		1,509		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		14,312		76,185		88,931		159,182		45,226		
Other non-interest income.....		38,490		38,659		56,963		45,405		45,083		
Total overhead expenses .....		293,032		330,703		432,235		479,268		372,126		
Personnel expense.....		194,282		218,104		280,627		302,388		250,784		
Net occupancy expense.....		32,797		34,376		45,372		50,278		46,970		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		3,927		4,618		6,042		7,121		8,105		
Other operating expenses.....		62,026		73,605		100,194		119,481		66,267		
Fee income on mutual funds and annuities.....		9,684		8,666		11,716		9,630		8,627		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities.....		72,448		92,180		570,350		69,564		103,524		
Number of equivalent employees .....		2,354		2,440		2,440		2,524		2,527		
Average personnel expense per employee.....		82.53		89.39		115.01		119.81		99.24		
Average assets per employee.....		7,137.11		6,435.79		6,511.27		5,739.40		5,094.22		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	8.42	2.43	91	4.83	2.14	81	5.16	2.17	81	3.97	2.02	78
Overhead expenses / Net Interest Income + non-interest income .....	63.91	58.02	76	65.90	58.85	78	66.37	59.28	79	71.58	62.28	82
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.33	2.18	66	2.81	2.21	82	2.72	2.17	83	3.31	2.57	81
Personnel expense.....	1.54	1.20	85	1.85	1.23	91	1.77	1.21	90	2.09	1.30	93
Net occupancy expense.....	0.26	0.22	69	0.29	0.24	73	0.29	0.23	74	0.35	0.26	82
Other operating expenses.....	0.52	0.73	18	0.66	0.72	50	0.67	0.72	48	0.87	0.94	62
Overhead less non-interest income .....	1.41	1.22	63	1.29	1.08	63	1.29	1.10	64	1.63	1.25	78
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	63.13	57.55	75	65.26	58.34	77	65.69	58.83	77	70.85	61.82	82
Personnel expense.....	41.86	31.86	93	43.04	32.89	93	42.65	32.93	93	44.70	32.36	96
Net occupancy expense.....	7.07	5.98	69	6.78	6.26	59	6.90	6.23	60	7.43	6.58	65
Other operating expenses.....	14.21	19.14	12	15.44	18.68	27	16.15	19.18	29	18.72	22.28	41
Total non-interest income .....	24.78	24.10	58	35.38	28.20	69	34.54	27.67	69	35.89	28.83	68
Fiduciary activities income .....	1.23	2.13	45	1.29	2.27	43	1.18	2.20	45	1.02	2.09	43
Service charges on domestic deposit accounts .....	6.07	3.30	88	5.05	3.25	79	5.30	3.27	80	4.45	3.27	69
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	2.45	2.15	68	1.71	2.46	56	1.93	2.58	58	1.42	2.46	50
Insurance activities revenue.....	1.90	0.36	88	1.69	0.38	87	1.66	0.36	88	1.47	0.41	83
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees .....	1.76	1.23	77	2.98	0.56	93	2.30	0.60	86	-2.71	0.01	5
Net securitization income .....	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets .....	3.08	1.19	87	15.03	3.64	93	13.52	3.30	93	23.53	3.92	95
Other non-interest income.....	8.29	8.80	59	7.63	9.39	45	8.66	9.27	58	6.71	9.65	39
Overhead less non-interest income .....	38.35	32.79	64	29.88	29.67	41	31.16	30.52	44	34.96	31.93	53
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.50	21.50	37	19.83	21.49	31	20.45	21.18	37	17.97	18.63	39
Applicable income tax + TE / Pretax net operating income + TE .....	24.10	23.57	59	22.59	23.11	42	23.37	22.67	63	24.21	21.18	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	9,504,252	8,804,638	8,831,712	8,529,035	8,255,633	7.95	46.87	
Commercial and industrial loans .....	1,233,629	1,237,357	1,267,383	2,497,212	1,333,903	-0.30	30.48	
Loans to individuals .....	128,946	149,821	143,340	209,537	302,430	-13.93	4.15	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	0	
Agricultural loans .....	9,264	10,274	7,978	9,471	11,802	-9.83	-25.98	
Other loans and leases .....	373,555	267,603	224,034	106,163	104,142	39.59	263.06	
Less: Unearned income .....	0	0	0	0	0	0	0	
Loans and leases, net of unearned income .....	11,249,646	10,469,693	10,474,447	11,351,418	10,007,910	7.45	46.94	
Less: Allowance for loan and lease losses .....	174,356	170,038	164,171	176,144	52,162	2.54	291.54	
Net loans and leases .....	11,075,290	10,299,655	10,310,276	11,175,274	9,955,748	7.53	45.51	
Debt securities that reprice or mature in over 1 year .....	2,861,914	2,515,782	2,776,190	1,312,281	1,251,903	13.76	157.79	
Mutual funds and equity securities .....	0	0	0	0	0	0	0	
Subtotal .....	13,937,204	12,815,437	13,086,466	12,487,555	11,207,651	8.75	59.80	
Interest-bearing bank balances .....	272,557	1,306,667	1,695,255	456,831	223,865	-79.14	98.63	
Federal funds sold and reverse repos .....	0	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year .....	60,862	28,861	26,251	31,176	38,710	110.88	51.12	
Trading assets .....	0	0	0	0	0	0	0	
Total earning assets .....	14,270,623	14,150,965	14,807,972	12,975,562	11,470,226	0.85	60.36	
Non-interest-bearing cash and due from depository institutions .....	206,943	169,474	182,710	176,372	191,065	22.11	6.13	
Premises, fixed assets, and leases .....	284,062	294,499	293,122	300,496	309,697	-3.54	52.12	
Other real estate owned .....	2,412	4,705	2,540	5,972	8,010	-48.74	-86.46	
Investment in unconsolidated subsidiaries .....	0	3,591	3,591	3,591	3,591	-100.00	-100.00	
Intangible and other assets .....	1,707,091	1,532,316	1,520,408	1,467,619	1,418,029	11.41	67.00	
Total assets .....	16,471,099	16,155,550	16,810,311	14,929,612	13,400,618	1.95	59.55	
Quarterly average assets .....	16,835,269	16,100,668	16,440,045	14,859,854	13,142,319	4.56	63.83	
Average loans and leases (YTD) .....	10,705,466	10,872,863	10,766,481	10,952,423	9,526,271	-1.54	57.63	
<b>Memoranda</b>								
Loans held-for-sale .....	144,642	452,869	453,533	417,771	318,272	-68.06	-30.22	
Loans not held-for-sale .....	11,105,004	10,016,824	10,020,914	10,933,647	9,689,638	10.86	49.09	
Real estate loans secured by 1–4 family .....	3,111,233	3,033,675	3,032,730	2,978,247	3,008,860	2.56	29.63	
Commercial real estate loans .....	6,332,802	5,710,508	5,742,360	5,482,195	5,165,239	10.90	58.07	
Construction and land development .....	1,509,953	1,361,498	1,378,683	1,145,516	1,158,596	10.90	75.56	
Multifamily .....	574,848	378,492	409,580	404,953	335,890	51.88	102.87	
Nonfarm nonresidential .....	4,248,001	3,970,518	3,954,097	3,931,726	3,670,753	6.99	48.38	
Real estate loans secured by farmland .....	60,217	60,455	56,622	68,593	81,534	-0.39	-7.04	
Total investment securities .....	2,922,776	2,544,643	2,802,441	1,343,457	1,290,613	14.86	154.05	
U.S. Treasury securities .....	0	3,024	3,010	7,079	499	-100.00		
US agency securities (excluding mortgage-backed securities) .....	197,332	3,139	11,790	7,387	11,024	6186.46	484.60	
Municipal securities .....	433,408	378,891	426,789	305,186	223,131	14.39	23.71	
Mortgage-backed securities .....	2,168,567	2,133,309	2,335,348	986,441	1,032,256	1.65	189.30	
Asset-backed securities .....	61,216	0	0	9,012	9,986		583.21	
Other debt securities .....	62,253	26,280	25,504	28,352	13,717	136.88	697.91	
Mutual funds and equity securities .....	0	0	0	0	0			
Available-for-sale securities .....	1,569,242	2,544,643	2,386,052	1,343,457	1,290,613	-38.33	36.40	
U.S. Treasury securities .....	0	3,024	3,010	7,079	499	-100.00		
US agency securities (excluding mortgage-backed securities) .....	173,495	3,139	11,790	7,387	11,024	5427.08	413.98	
Municipal securities .....	140,640	378,891	159,117	305,186	223,131	-62.88	-59.86	
Mortgage-backed securities .....	1,131,638	2,133,309	2,186,631	986,441	1,032,256	-46.95	50.97	
Asset-backed securities .....	61,216	0	0	9,012	9,986		583.21	
Other debt securities .....	62,253	26,280	25,504	28,352	13,717	136.88	697.91	
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	-134,878		-837					
Available-for-sale securities appreciation (depreciation) .....	-211,672	11,876	-14,904	41,484	13,742			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	821,633	557,463	629,174	614,610	444,603	47.39	68.88	

**Liabilities and Changes in Capital**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits .....		4,827,220	4,492,650	4,718,124	3,685,048	2,551,770	7.45	163.02
NOW, ATS and transaction accounts .....		650,549	597,378	639,431	618,962	431,440	8.90	138.85
Time deposits less brokered deposits < \$250K .....		962,776	1,143,982	1,097,366	1,288,126	1,597,031	-15.84	-1.04
MMDA and other savings accounts .....		6,743,876	6,697,009	7,133,397	6,059,183	5,069,324	0.70	61.22
Other non-interest-bearing deposits .....		0	0	0	0	0	0	
Core deposits .....		13,184,421	12,931,019	13,588,318	11,651,319	9,649,565	1.96	81.51
Time deposits of \$250K or more .....		247,703	323,810	317,406	407,762	558,468	-23.50	-32.63
Foreign deposits .....		0	0	0	0	0		
Federal funds purchased and repos .....		12,818	11,253	13,947	21,340	9,091	13.91	38.87
Secured federal funds purchased .....		0	0	0	10,393	0		
Commercial paper .....		0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....		300,000	0	417	100	480,004		-20.02
Other borrowings w/remaining maturity over 1 year .....		0	150,425	0	152,067	152,334	-100.00	-100.00
Brokered deposits < \$250K .....		0	0	0	0	5,135		-100.00
Noncore funding .....		560,521	485,488	331,770	581,269	1,205,032	15.46	-55.05
Trading liabilities .....		0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....		426,821	318,438	470,792	323,012	224,170	34.04	113.59
Other liabilities .....		207,055	216,661	209,578	241,279	196,162	-4.43	104.18
Total liabilities .....		14,378,818	13,951,606	14,600,458	12,796,879	11,274,929	3.06	63.18
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....		0	0	0	0	0		
Common stock .....		296,483	296,483	296,483	296,483	296,483	0.00	18.62
Common surplus .....		1,299,476	1,298,022	1,300,192	1,296,963	1,294,276	0.11	44.94
Retained earnings .....		823,951	717,033	741,648	615,773	617,355	14.91	112.24
Accumulated other comprehensive income .....		-216,052	10,694	-10,443	25,068	764		
Other equity capital components .....		-111,577	-118,288	-118,027	-101,554	-83,189		
Total holding company equity capital .....		2,092,281	2,203,944	2,209,853	2,132,733	2,125,689	-5.07	38.39
Noncontrolling (minority) interest in subsidiaries .....		0	0	0	0	0		
Total equity capital, including minority interest .....		2,092,281	2,203,944	2,209,853	2,132,733	2,125,689	-5.07	38.39
Total liabilities and capital .....		16,471,099	16,155,550	16,810,311	14,929,612	13,400,618	1.95	59.55
<b>Memoranda</b>								
Non-interest-bearing deposits .....		4,827,220	4,492,650	4,718,124	3,685,048	2,551,770	7.45	163.02
Interest-bearing deposits .....		8,604,904	8,762,179	9,187,600	8,374,033	7,661,398	-1.79	36.95
Total deposits .....		13,432,124	13,254,829	13,905,724	12,059,081	10,213,168	1.34	65.45
Long-term debt that reprices within 1 year .....		0	225,000	30,000	0	0	-100.00	
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....		2,209,853	2,132,733	2,132,733	2,125,689	2,043,913		
Accounting restatements .....		0	0	0	-35,099	0		
Net income .....		119,792	138,838	175,892	83,651	167,596		
Net sale of new perpetual preferred stock .....		0	0	0	0	0		
Net sale of new common stock .....		-717	1,058	3,228	2,687	5,365		
Sale of treasury stock .....		6,451	4,580	4,843	6,204	4,000		
Less: Purchase of treasury stock .....		0	21,315	21,315	24,569	62,944		
Changes incident to business combinations .....		0	0	0	0	0		
Less: Dividends declared .....		37,489	37,576	50,017	50,134	50,901		
Change in other comprehensive income .....		-205,609	-14,374	-35,511	24,304	18,660		
Changes in debit to ESOP liability .....		0	0	0	0	0		
Other adjustments to equity capital .....		0	0	0	0	0		
Holding company equity capital, ending balance .....		2,092,281	2,203,944	2,209,853	2,132,733	2,125,689		

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	57.70	39.88	80	54.50	36.06	86	52.54	36.25	82	57.13	36.22	90	61.61	37.78	92
Commercial and industrial loans .....	7.49	11.23	33	7.66	11.11	30	7.54	10.76	35	16.73	13.52	65	9.95	12.02	41
Loans to individuals .....	0.78	3.58	36	0.93	3.60	41	0.85	3.36	41	1.40	3.40	48	2.26	4.20	51
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.06	0.19	58	0.06	0.21	55	0.05	0.18	55	0.06	0.19	58	0.09	0.24	61
Other loans and leases.....	2.27	4.52	34	1.66	4.26	28	1.33	4.47	24	0.71	4.63	13	0.78	5.01	9
Net loans and leases.....	67.24	63.09	59	63.75	58.81	65	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76
Debt securities over 1 year.....	17.38	18.76	51	15.57	18.32	42	16.51	19.46	43	8.79	15.55	19	9.34	14.60	18
Mutual funds and equity securities .....	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal .....	84.62	83.05	43	79.33	78.17	45	77.85	79.22	34	83.64	78.16	68	83.64	79.65	49
Interest-bearing bank balances .....	1.65	3.61	33	8.09	9.37	42	10.08	8.50	58	3.06	7.51	21	1.67	3.06	44
Federal funds sold and reverse repos .....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	0.37	1.71	21	0.18	1.51	15	0.16	1.56	12	0.21	1.68	15	0.29	1.91	21
Trading assets .....	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	86.64	90.76	8	87.59	91.57	7	88.09	91.77	9	86.91	91.05	9	85.59	89.53	11
Non-interest cash and due from depository institutions.....	1.26	0.98	76	1.05	0.99	52	1.09	0.82	74	1.18	1.07	55	1.43	1.14	74
Other real estate owned.....	0.01	0.01	72	0.03	0.01	79	0.02	0.01	73	0.04	0.02	77	0.06	0.03	79
All other assets.....	12.10	8.19	92	11.36	7.39	90	10.82	7.35	88	11.91	7.82	90	12.98	9.27	86
<b>Memoranda</b>															
Short-term investments .....	2.02	6.75	21	8.27	12.31	33	10.24	11.47	47	3.27	11.17	14	1.96	7.63	24
U.S. Treasury securities.....	0	1.98	7	0.02	1.18	32	0.02	1.47	27	0.05	0.84	46	0	1.03	29
US agency securities (excluding mortgage-backed securities) .....	1.20	0.81	71	0.02	0.75	25	0.07	0.82	34	0.05	0.63	30	0.08	0.54	42
Municipal securities .....	2.63	1.69	72	2.35	1.70	66	2.54	1.73	67	2.04	1.69	63	1.67	1.34	67
Mortgage-backed securities .....	13.17	12.93	54	13.20	13.46	52	13.89	14.14	52	6.61	11.75	24	7.70	11.44	29
Asset-backed securities .....	0.37	0.85	55	0	0.47	25	0	0.50	24	0.06	0.32	61	0.07	0.28	64
Other debt securities .....	0.38	0.51	54	0.16	0.51	48	0.15	0.53	45	0.19	0.42	51	0.10	0.39	51
Loans held-for-sale.....	0.88	0.30	85	2.80	0.50	92	2.70	0.55	91	2.80	0.52	95	2.38	0.39	95
Loans held for investment .....	67.42	63.03	58	62	58.34	60	59.61	58.06	53	73.23	61.72	82	72.31	63.50	73
Real estate loans secured by 1–4 family .....	18.89	12.79	79	18.78	11.57	81	18.04	11.46	78	19.95	11.91	87	22.45	13.29	84
Revolving .....	3.03	1.52	82	2.98	1.44	81	2.82	1.42	80	3.44	1.66	82	4.28	2.07	84
Closed-end, secured by first liens .....	15.73	10.86	77	15.66	9.73	81	15.10	9.67	79	16.32	9.81	83	17.88	10.69	81
Closed-end, secured by junior liens .....	0.12	0.19	55	0.14	0.19	51	0.12	0.17	51	0.19	0.22	57	0.29	0.28	62
Commercial real estate loans .....	38.45	24.89	81	35.35	22.35	84	34.16	22.69	78	36.72	22.22	86	38.54	22.23	88
Construction and land development .....	9.17	3.92	89	8.43	3.40	91	8.20	3.34	91	7.67	3.40	88	8.65	3.44	90
Multifamily.....	3.49	3.87	59	2.34	3.32	47	2.44	3.57	48	2.71	3.12	54	2.51	3.01	50
Nonfarm nonresidential .....	25.79	15.73	82	24.58	14.65	85	23.52	14.57	80	26.34	14.72	87	27.39	14.69	88
Real estate loans secured by farmland.....	0.37	0.34	66	0.37	0.35	66	0.34	0.30	66	0.46	0.33	71	0.61	0.36	76

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	84.48	62.29	86	84.10	60.51	89	84.32	61.05	88	75.14	57.15	82	82.49	57.46	92
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	27.66	20.65	75	28.98	20	78	28.95	19.86	77	26.24	19.43	71	30.06	20.75	82
Real estate loans secured by 1–4 family.....	4.44	2.39	81	4.60	2.47	79	4.53	2.43	79	4.52	2.64	77	5.73	3.15	80
Revolving .....	23.22	18.01	72	24.38	17.35	76	24.42	17.24	76	21.72	16.59	71	24.33	17.39	75
Closed-end.....	56.29	38.12	82	54.54	37.13	82	54.82	37.86	81	48.30	34.63	75	51.61	33.52	84
Construction and land development.....	13.42	6.10	87	13	5.69	91	13.16	5.65	90	10.09	5.26	83	11.58	5.09	89
1–4 family.....	3.20	1.40	82	2.94	1.19	87	2.89	1.18	85	2.17	0.93	79	2.89	0.94	87
Other.....	10.22	4.62	90	10.06	4.46	93	10.28	4.40	94	7.92	4.19	86	8.69	4.02	90
Multifamily.....	5.11	5.86	53	3.62	5.41	41	3.91	5.78	42	3.57	4.96	43	3.36	4.69	44
Nonfarm nonresidential .....	37.76	24.30	78	37.92	24.45	81	37.75	24.56	77	34.64	22.93	81	36.68	22.15	84
Owner-occupied.....	13.36	8.11	78	14.99	8.31	84	14.38	8.29	82	14	7.68	85	15.55	7.72	87
Other.....	24.40	15.95	78	22.93	15.83	76	23.37	15.94	74	20.64	14.95	70	21.13	14.34	74
Real estate loans secured by farmland.....	0.54	0.55	67	0.58	0.61	66	0.54	0.54	66	0.60	0.54	69	0.81	0.55	74
Real estate loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	10.97	18.37	25	11.82	19.45	21	12.10	18.86	28	22	22.17	54	13.33	19.53	30
Loans to individuals .....	1.15	6.24	36	1.43	6.58	36	1.37	6.24	38	1.85	6.13	44	3.02	7.13	48
Credit card loans .....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.08	0.31	57	0.10	0.38	54	0.08	0.34	54	0.08	0.32	55	0.12	0.37	58
Other loans and leases.....	3.32	8.16	31	2.56	8.42	27	2.14	8.75	23	0.94	9.09	12	1.04	9.85	10
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	584.38	411.16	83	583.79	383.43	87	576.98	391.81	84	598.64	381.27	90	627.92	391.26	89
Real estate loans secured by 1–4 family.....	191.30	133.66	75	201.15	124.74	83	198.13	126.06	81	209.04	125.03	85	228.85	138.18	81
Revolving .....	30.72	15.46	81	31.93	15.53	84	31.01	15.44	80	36.02	17.42	84	43.62	21.26	83
Closed-end.....	160.58	116.59	75	169.22	107.54	81	167.12	108.85	81	173.02	106.14	84	185.23	115.20	79
Commercial real estate loans .....	389.38	254.65	81	378.63	238.58	83	375.15	245.88	80	384.79	234.65	85	392.87	229.44	84
Construction and land development.....	92.84	39.81	90	90.27	36.07	92	90.07	35.95	93	80.40	35.62	88	88.12	34.95	91
1–4 family.....	22.12	9.02	83	20.41	7.44	88	19.75	7.42	86	17.31	6.34	85	21.99	6.61	88
Other.....	70.72	30.27	91	69.86	28.34	94	70.32	28.11	94	63.09	28.16	91	66.14	27.32	91
Multifamily.....	35.35	40.47	58	25.10	35.29	49	26.76	38.66	46	28.42	32.74	51	25.55	31.04	47
Nonfarm nonresidential .....	261.19	161.09	85	263.26	156.30	87	258.32	158.05	84	275.96	155.06	89	279.20	152.10	87
Owner-occupied.....	92.40	53.43	84	104.08	52.63	87	98.43	52.99	85	111.54	52.37	89	118.33	53.07	91
Other.....	168.80	105.96	81	159.18	100.99	81	159.89	102.54	79	164.42	100.54	81	160.87	97.41	75
Real estate loans secured by farmland.....	3.70	3.36	67	4.01	3.67	66	3.70	3.22	66	4.81	3.44	71	6.20	3.60	77
Real estate loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	75.85	115.08	35	82.04	116.17	34	82.80	114.45	40	175.28	139.91	68	101.46	122.02	43
Loans to individuals .....	7.93	35.47	38	9.93	36.56	41	9.36	34.55	40	14.71	37.47	50	23	43.51	50
Credit card loans .....	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.57	1.73	60	0.68	2.03	57	0.52	1.86	56	0.66	1.88	60	0.90	2.18	62
Other loans and leases.....	22.97	50.11	32	17.74	47.63	28	14.64	51.06	24	7.45	49.54	12	7.92	52.44	11
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	42.94	30.74	74	39.55	29.25	74	40.44	30.07	70	34.30	27.32	66	36.07	26.45	72
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	296.98	205.31	80	274.55	187.63	81	276.71	195.33	77	273.24	183.76	81	274.54	178.57	79
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	389.38	262.15	80	378.63	244.92	83	375.15	252.85	79	384.79	240.85	85	392.87	236.10	84

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	2.02	6.75	21	8.27	12.31	33	10.24	11.47	47	3.27	11.17	14	1.96	7.63	24
Liquid assets .....	17.28	23.63	36	22.38	29.12	33	25.15	29.03	41	10.95	26.22	9	10.89	22.44	17
Investment securities .....	17.74	20.98	41	15.75	20.37	37	16.67	21.63	35	9	17.85	15	9.63	16.99	16
Net loans and leases .....	67.24	63.09	59	63.75	58.81	65	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76
Net loans, leases and standby letters of credit .....	67.84	63.92	58	64.34	59.61	64	61.87	59.49	58	75.46	62.48	86	75	64.84	78
Core deposits .....	80.05	74.28	64	80.04	75.52	61	80.83	75.71	63	78.04	70.67	66	72.01	63.09	65
Noncore funding .....	3.40	12.30	15	3.01	10.15	15	1.97	10.30	6	3.89	14.13	11	8.99	19.36	23
Time deposits of \$250K or more .....	1.50	1.67	60	2	1.67	67	1.89	1.58	67	2.73	2.11	68	4.17	2.94	72
Foreign deposits .....	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.08	1.24	32	0.07	1.19	29	0.08	1.23	29	0.14	1.47	28	0.07	1.94	21
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0.07	0	96	0	0	49
Net federal funds purchased (sold) .....	0.08	0.58	44	0.07	0.54	45	0.08	0.54	44	0.14	0.54	45	0.07	0.48	38
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	1.82	2.18	53	0	0.88	12	0	1	28	0	1.24	17	3.58	3.01	61
Earning assets that reprice within 1 year .....	39.45	35.71	57	49.66	38.80	78	50.57	37.37	83	45.91	39.38	66	38.69	39.29	45
Interest-bearing liabilities that reprice within 1 year .....	5.43	6.79	53	7.10	6.64	72	6.50	6.39	69	8.25	8.20	65	10.50	10.19	66
Long-term debt that reprices within 1 year .....	0	0.38	32	1.39	0.27	88	0.18	0.26	72	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	34.02	27.35	62	41.16	30.83	75	43.89	29.65	83	37.66	29.11	68	28.19	26.63	53
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	1.63	5.89	33	-6.63	-3.31	40	-10.62	-2.33	24	0.75	3.20	46	8.40	14.45	31
Net short-term noncore funding dependence .....	1.22	0.87	49	-8.24	-9.17	44	-11.05	-7.71	35	-1.31	-4.76	60	5.25	3.38	51
Short-term investment / Short-term noncore funding .....	66.31	112.63	42	478.02	304.29	77	626.09	273.46	84	150.31	184.19	53	30.82	77.77	40
Liquid assets - short-term noncore funding / Nonliquid assets .....	17.19	24.05	45	26.60	36.72	41	31.42	36.68	47	9.85	28.18	23	5.08	16.97	30
Net loans and leases / Total deposits .....	82.45	79.04	56	77.70	73.05	60	74.14	72.79	54	92.67	79.43	83	97.48	90.31	73
Net loans and leases / Core deposits .....	84	86.19	49	79.65	78.83	55	75.88	78.25	51	95.91	88.34	72	103.17	103.93	57
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-9.03	-10.05	46		0.50		-0.06	0.12	39		1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-14.17	-19.27	63	0.85	1.06	53	-1.05	-0.25	27	3.17	4.31	43	1.09	1.36	48
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.47			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	46.31	26.09	76	0	13.65	14	14.86	14.28	61	0	11.38	15	0	12.67	14
Available-for-sale securities .....	53.69	71.92	24	100	84.59	95	85.14	83.77	40	100	87.23	96	100	85.40	95
U.S. Treasury securities .....	0	9.62	7	0.12	6.01	31	0.11	6.70	27	0.53	4.72	48	0.04	6.15	29
US agency securities (excluding mortgage-backed securities) .....	6.75	4.10	73	0.12	4.24	26	0.42	4.12	35	0.55	4.01	34	0.85	3.49	44
Municipal securities .....	14.83	8.02	73	14.89	8.38	72	15.23	8.22	74	22.72	9.83	78	17.29	7.75	80
Mortgage-backed securities .....	74.20	62.34	66	83.84	66.09	75	83.33	66.54	74	73.43	66.64	58	79.98	67.43	65
Asset-backed securities .....	2.09	4.33	54	0	2.45	25	0	2.50	24	0.67	1.91	63	0.77	1.66	66
Other debt securities .....	2.13	3.02	57	1.03	3.01	46	0.91	3.08	44	2.11	3.01	57	1.06	2.94	52
Mutual funds and equity securities .....	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less .....	2.08	9.28	23	1.13	8.18	15	0.94	7.78	12	2.32	10.55	18	3	11.86	21
Debt securities 1 to 5 years .....	11.41	20.14	33	4.41	17.39	23	4.83	18.25	19	9.64	17.03	41	8.48	17.94	40
Debt securities over 5 years .....	86.51	68.28	82	94.45	72.07	91	94.23	71.11	93	88.04	69.86	74	88.52	66.02	77
Pledged securities .....	28.11	31.26	48	21.91	33.37	39	22.45	32.26	39	45.75	35.67	64	34.45	30.57	57
Structured notes, fair value .....	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-75.03	-40.81	15	461.19	64.27	97	252.76	27.98	97	85.85	183.32	37	-40.03	26.69	5
Investment securities .....	14.86	11.76	65	96.74	32.48	90	108.60	31.36	93	4.09	23.62	23	3.18	11.75	38
Core deposits .....	1.96	4.57	53	12.70	16.96	36	16.62	16.94	61	20.74	26.88	32	1.85	11.23	16
Noncore funding .....	15.46	36.20	48	-25.88	-21.64	45	-42.92	-14.79	17	-51.76	-12.18	6	14.93	6.59	67

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			3,104,941	2,749,988	2,235,042
Commit: Secured commercial real estate loans .....	1,314,221	1,219,530	1,212,618	1,070,498	875,926
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	98,075	95,201	89,830	90,597	94,824
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	132,233	57,034	56,943	29,558	2,960
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	15,000	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	132,233	57,034	56,943	44,558	2,960
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	235,000	632,000	600,000	716,000	414,000
Written options contracts (interest rate) .....	663,069	608,539	396,045	691,666	325,002
Purchased options contracts (interest rate) .....	260,232	38,571	21,385	39,131	39,842
Interest rate swaps .....	633,452	619,477	546,365	666,770	382,235
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec) .....					18.47	22.78	42	18.42	22.01	45	16.68	23.52	30		
Standby letters of credit .....	0.60	0.66	59	0.59	0.66	60	0.53	0.65	54	0.61	0.71	59	0.71	0.84	55
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent .....	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.80	0.27	82	0.35	0.24	72	0.34	0.24	71	0.20	0.35	65	0.02	0.42	57
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.17	29	0	0.18	29	0	0.18	29	0.10	0.30	66	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.80	0.19	86	0.35	0.13	82	0.34	0.13	83	0.30	0.30	80	0.02	0.45	72
Derivative contracts .....	10.88	44.74	36	11.75	47.31	39	9.30	46.30	34	14.16	48.62	36	8.66	68.47	25
Interest rate contracts .....	10.88	32.78	40	11.75	35.15	42	9.30	32.46	36	14.16	34.36	39	8.66	47.31	26
Interest rate futures and forward contracts .....	1.43	3.53	75	3.91	4.39	79	3.57	3.25	81	4.80	6.21	79	3.09	10.67	76
Written options contracts (interest rate) .....	4.03	1.49	90	3.77	1.69	86	2.36	1.41	83	4.63	2.18	86	2.43	2.47	77
Purchased options contracts (interest rate) .....	1.58	1.57	77	0.24	1.29	60	0.13	1.31	55	0.26	1.46	58	0.30	2.65	57
Interest rate swaps .....	3.85	23.04	24	3.83	20.27	25	3.25	20.49	22	4.47	20.83	23	2.85	28.86	16
Foreign exchange contracts .....	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					28.84	44.98	29	25.11	42.82	32	23.46	45.53	24		

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,791,753	1,898,587	1,563,795	2,113,567	1,161,079
Interest rate contracts .....	1,791,753	1,898,587	1,563,795	2,113,567	1,161,079
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	235,000	632,000	600,000	716,000	414,000
Written options .....	663,069	608,539	396,045	691,666	325,002
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	663,069	608,539	396,045	691,666	325,002
Purchased options .....	260,232	38,571	21,385	39,131	39,842
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	260,232	38,571	21,385	39,131	39,842
Swaps .....	633,452	619,477	546,365	666,770	382,235
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,791,753	1,898,587	1,563,795	2,113,567	1,161,079
Interest rate contracts .....	1,791,753	1,898,587	1,563,795	2,113,567	1,161,079
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,463,150	1,404,117	1,281,637	1,511,017	841,997
One year or less .....	501,574	742,416	670,687	802,310	424,128
Over 1 year to 5 years .....	709,496	305,652	303,044	337,102	346,613
Over 5 years .....	252,080	356,049	307,906	371,605	71,256
Gross negative fair value (absolute value) .....	33,883	14,543	13,803	21,107	10,000
Gross positive fair value.....	41,882	28,134	17,698	33,574	8,498
Held for trading.....	0	0	0	0	0
Non-traded.....	41,882	28,134	17,698	33,574	8,498
Current credit exposure on risk-based capital derivative contracts .....	28,281	14,776	10,005	9,728	1,848
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

**Derivatives Analysis**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	13.12	9.12	71	33.29	12.59	81	38.37	11.16	86	33.88	14.05	78	35.66	13.49	82
Written options .....	37.01	5.29	95	32.05	7.18	93	25.33	6.28	89	32.73	8.18	90	27.99	5.91	93
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	37.01	4.93	95	32.05	6.91	93	25.33	5.96	89	32.73	7.73	90	27.99	5.10	93
Purchased options .....	14.52	4.14	87	2.03	3.41	59	1.37	3.27	57	1.85	3.42	57	3.43	4.42	62
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	14.52	3.58	88	2.03	3.01	61	1.37	2.87	60	1.85	2.86	60	3.43	3.35	64
Swaps .....	35.35	77.96	13	32.63	71.71	16	34.94	74.26	16	31.55	68.76	16	32.92	69.75	14
Held for trading .....	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	81.66	93.16	16	73.96	91.91	15	81.96	92.53	19	71.49	91.48	16	72.52	93.86	13
One year or less .....	27.99	37.29	51	39.10	27.90	69	42.89	27.56	72	37.96	32.05	67	36.53	32.17	62
Over 1 year to 5 years .....	39.60	22.61	79	16.10	29.78	32	19.38	27.01	37	15.95	27.06	33	29.85	30.45	52
Over 5 years .....	14.07	26.09	39	18.75	29.19	40	19.69	29.89	39	17.58	29.56	39	6.14	28.09	20
Gross negative fair value (absolute value) .....	1.89	2.48	35	0.77	1.18	38	0.88	0.98	46	1	1.55	44	0.86	0.83	54
Gross positive fair value .....	2.34	2.55	51	1.48	1.59	46	1.13	1.34	41	1.59	2.23	35	0.73	1.19	30
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.10	34	0.01	0.05	35	0.01	0.04	39	0.02	0.07	37	0.01	0.06	36
Gross positive fair value (X) .....	0.03	0.10	44	0.02	0.06	40	0.01	0.05	30	0.03	0.09	31	0.01	0.07	26
Held for trading (X) .....	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0.03	0.02	71	0.02	0.01	78	0.01	0.01	70	0.03	0.02	76	0.01	0.01	66
Current credit exposure (X) .....	0.02	0.06	43	0.01	0.05	34	0.01	0.04	32	0.01	0.06	26	0	0.05	17
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.22	0.70	39	0.13	0.59	31	0.09	0.46	27	0.09	0.85	26	0.02	0.73	16

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	164,171	176,144	176,144	52,162	49,026
Gross losses .....	10,274	11,203	18,874	16,105	13,478
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	5,511	6,297	8,601	12,252	9,564
Net losses .....	4,763	4,906	10,273	3,853	3,914
Provision for loan and lease losses .....	13,300	-1,200	-1,700	85,350	7,050
Adjustments .....	1,648	0	0	42,485	0
Ending balance .....	174,356	170,038	164,171	176,144	52,162
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.11	0.09	58	-0.01	-0.12	71	-0.01	-0.09	67	0.59	0.51	62	0.05	0.15
Provision for loan and lease losses / Average loans and leases .....	0.17	0.16	59	-0.01	-0.21	72	-0.02	-0.16	69	0.78	0.82	51	0.07	0.24
Provision for loan and lease losses / Net loan and lease losses .....	279.24	151.30	71	-24.46	-65.12	57	-16.55	-105.48	61	2,215.16	487.86	94	180.12	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.57	1.17	84	1.70	1.32	78	1.64	1.23	82	1.61	1.58	61	0.54	0.83
Allowance for loan and lease losses / Total loans and leases .....	1.55	1.15	84	1.62	1.30	77	1.57	1.20	81	1.55	1.55	55	0.52	0.81
Allowance for loan and lease losses / Net loans and leases losses (X) .....	27.45	38.64	66	25.99	17.40	76	15.98	21.39	58	45.72	11.58	91	13.33	8.03
Allowance for loan and lease losses / Nonaccrual assets .....	321.23	428.13	51	304.96	330.05	59	332.57	364.13	63	342.56	299.17	67	182.72	218.72
ALLL / 90+ days past due + nonaccrual loans and leases .....	312.10	320.87	60	299.68	271.93	67	323.14	287.08	69	317.55	244.34	71	143.61	151.73
Gross loan and lease losses / Average loans and leases .....	0.13	0.16	54	0.14	0.20	44	0.18	0.19	55	0.15	0.34	32	0.14	0.28
Recoveries / Average loans and leases .....	0.07	0.07	57	0.08	0.08	54	0.08	0.08	55	0.11	0.07	75	0.10	0.08
Net losses / Average loans and leases .....	0.06	0.09	53	0.06	0.12	40	0.10	0.11	54	0.04	0.27	11	0.04	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses .....	29.20	34.26	46	39.10	25.09	79	53.41	34.67	76	90.90	33.98	93	148.79	36.22
Earnings coverage of net loan and lease losses (X) .....	34.74	36.38	59	35.31	26.30	66	21.53	39.72	54	49.01	22.91	86	56.91	24.40
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0.03	-0.01	87	-0.01	0.02	30	0.05	0.02	78	0.01	0.04	39	0.02	0.01
Real estate loans secured by 1–4 family .....	0	-0.02	63	-0.01	-0.01	44	-0.01	-0.02	49	0.03	0.01	74	0.04	0.01
Revolving .....	-0.02	-0.06	49	-0.03	-0.07	39	-0.02	-0.07	51	-0.02	0.01	34	0.02	0.02
Closed-end .....	0	-0.01	80	-0.01	-0.01	48	-0.01	-0.01	46	0.04	0	82	0.04	0
Commercial real estate loans .....	0.04	0	88	0	0.04	22	0.08	0.04	76	0.01	0.07	30	0.01	0.01
Construction and land development .....	-0.03	-0.02	21	0	0.01	46	0	0	39	0.02	0	76	-0.03	-0.01
1–4 family .....	0	0	59	0	0	91	0	0	88	0.06	0	95	0	0
Other .....	-0.03	-0.01	18	-0.01	0.01	35	-0.01	0	30	-0.04	0	12	-0.02	-0.01
Multifamily .....	0	0	23	0	0.01	23	0	0.01	25	0	0	27	0	0
Nonfarm nonresidential .....	0.08	0	92	0	0.05	21	0.12	0.05	80	0	0.11	21	0.02	0.02
Owner-occupied .....	0.02	0	92	0	0.01	19	0	0.01	19	0.03	0.02	76	0.01	0.01
Other .....	0.06	0.01	92	0	0.04	27	0.12	0.04	84	-0.03	0.08	1	0.01	0.01
Real estate loans secured by farmland .....	0	0	55	0	-0.01	55	0	0	54	0.02	0.02	76	0	0.01
Commercial and industrial loans .....	0.30	0.11	81	0.54	0.19	86	0.44	0.17	86	0.09	0.47	20	0.09	0.37
Loans to individuals .....	0.08	0.76	9	0.30	0.72	32	0.24	0.71	25	0.10	1.13	7	0.24	1.17
Credit card loans .....		1.94			2.27			1.84			2.92			3.11
Agricultural loans .....	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08
Loans to foreign governments and institutions .....		0.05			0			0			0			0
Other loans and leases .....	-0.05	0.13	3	-0.01	0.09	12	-0.02	0.10	11	0.15	0.15	65	0.26	0.15

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30-89 days past due loans and leases.....		26,103		14,806		27,604		26,286		37,668
90+ days past due loans and leases .....		1,587		982		1,441		4,050		7,775
Nonaccrual loans and leases.....		54,278		55,758		49,364		51,420		28,547
Total past due and nonaccrual loans and leases.....		81,968		71,546		78,409		81,756		73,990
Restructured 30-89 days past due .....		0		0		0		0		0
Restructured 90+ days past due .....		0		0		36		250		270
Restructured nonaccrual .....		17,276		30,137		25,702		18,576		4,726
Total restructured loans and leases .....		17,276		30,137		25,738		18,826		4,996
30-89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		27,668		20,183		20,259		20,448		11,954
Other real estate owned.....		2,412		4,705		2,540		5,972		8,010
<b>Other Assets</b>										
30-89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30-89 days past due loans and leases.....	0.23	0.33	52	0.14	0.29	30	0.26	0.32	51	0.23
90+ days past due loans and leases .....	0.01	0.10	39	0.01	0.09	39	0.01	0.10	40	0.04
Nonaccrual loans and leases.....	0.48	0.37	72	0.53	0.54	56	0.47	0.46	55	0.45
90+ days past due and nonaccrual loans and leases.....	0.50	0.52	58	0.54	0.68	48	0.49	0.62	43	0.49
30-89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured .....	0	0.01	31	0	0	30	0	0	66	0
Nonaccrual restructured.....	0.15	0.09	75	0.29	0.12	87	0.25	0.10	85	0.16
30-89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30-89 days past due assets .....	0.23	0.33	52	0.14	0.29	30	0.26	0.32	51	0.23
90+ days past due assets .....	0.01	0.10	37	0.01	0.09	37	0.01	0.10	38	0.04
Nonaccrual assets .....	0.48	0.37	71	0.53	0.55	56	0.47	0.47	54	0.45
30+ days past due and nonaccrual assets .....	0.73	0.89	54	0.68	1	36	0.75	0.97	45	0.72
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.34	0.33	63	0.35	0.40	54	0.30	0.36	49	0.37
90+ days past due and nonaccrual assets + other real estate owned .....	0.35	0.35	61	0.38	0.42	54	0.32	0.37	51	0.41
<b>Restructured and Nonaccrual Loans and Leases</b>										
<b>+ OREO as Percent of:</b>										
Total assets .....	0.51	0.38	72	0.50	0.48	63	0.43	0.41	62	0.52
Allowance for loan and lease losses .....	48.38	55.46	50	47.43	67.85	35	43.98	62.64	38	44.33
Equity capital + allowance for loan and lease losses .....	3.72	3.63	56	3.40	4.12	43	3.04	3.60	45	3.38
Tier 1 capital + allowance for loan and lease losses .....	5.06	3.90	73	5.15	4.89	62	4.55	4.30	60	5.27
Loans and leases + other real estate owned .....	0.75	0.61	67	0.77	0.82	52	0.69	0.71	57	0.69

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.14	0.23	45	0.13	0.25	38	0.25	0.26	54	0.25	0.39	39	0.37	0.38	60
	90+ days past due .....		0.02	0.11	52	0.01	0.12	40	0.01	0.12	53	0.04	0.16	57	0.07	0.16	59
	Nonaccrual.....		0.51	0.41	70	0.45	0.60	50	0.41	0.52	46	0.41	0.76	27	0.26	0.46	30
Commercial and industrial	30–89 days past due .....		0.90	0.29	92	0.15	0.24	46	0.27	0.24	65	0.08	0.23	21	0.19	0.31	41
	90+ days past due .....		0.01	0.06	42	0.03	0.02	78	0.01	0.04	46	0.01	0.03	57	0.11	0.05	79
	Nonaccrual.....		0.41	0.47	55	1.26	0.65	84	1.03	0.57	82	0.65	0.75	48	0.52	0.83	37
Individuals	30–89 days past due .....		1.02	0.83	71	1.09	0.60	82	1.27	0.63	83	1.39	0.83	82	1.56	0.83	84
	90+ days past due .....		0.01	0.10	47	0.03	0.08	50	0.01	0.09	51	0.11	0.14	60	0.12	0.17	61
	Nonaccrual.....		0.22	0.17	69	0.31	0.17	79	0.35	0.17	80	0.21	0.28	55	0.09	0.17	47
Depository institution loans	30–89 days past due .....			0			0.03			0.01			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due .....			0			0			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0	0.13	16	0	0.11	15	0.02	0.12	50	0.05	0.18	49	0	0.20	14
	90+ days past due .....		0	0.01	33	0	0.01	33	0.01	0.01	83	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.05	0.06	69	0	0.13	44	0	0.09	48	0.05	0.15	53	0.22	0.13	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0.34	0.39	60	0.28	0.36	52	0.59	0.46	71	0.56	0.65	56	0.78	0.67	68
1–4 family	30–89 days past due .....	0	0.22	44	0.02	0.25	48	0.03	0.24	54	0.08	0.33	60	0.16	0.31	70
	90+ days past due .....	0.90	0.58	76	0.66	0.76	50	0.72	0.71	61	0.59	0.89	38	0.46	0.73	38
Revolving	30–89 days past due .....	0.56	0.31	79	0.36	0.33	56	0.34	0.28	62	0.28	0.48	36	0.39	0.45	44
	90+ days past due .....	0	0.02	34	0	0.03	32	0	0.02	35	0.08	0.03	81	0.12	0.05	80
	Nonaccrual .....	0.37	0.86	42	0.42	1.05	37	0.36	1.18	33	0.36	1.13	27	0.29	1	23
Closed-end	30–89 days past due .....	0.30	0.41	54	0.26	0.36	50	0.64	0.49	73	0.61	0.65	58	0.87	0.70	70
	90+ days past due .....	0	0.25	44	0.02	0.27	51	0.03	0.26	54	0.08	0.38	61	0.17	0.35	68
Junior lien	Nonaccrual .....	1.01	0.57	82	0.70	0.71	56	0.79	0.67	69	0.64	0.87	48	0.50	0.70	43
	30–89 days past due .....	0	0.01	47	0	0.01	35	0.01	0.01	62	0.02	0.02	64	0.03	0.02	70
	90+ days past due .....	0	0	38	0	0	34	0	0	80	0	0	68	0.01	0	85
	Nonaccrual .....	0.01	0.02	53	0.04	0.04	56	0.03	0.03	57	0.04	0.04	54	0.06	0.04	71
Commercial real estate	30–89 days past due .....	0.04	0.13	32	0.05	0.16	34	0.08	0.15	48	0.09	0.26	36	0.14	0.18	49
	90+ days past due .....	0.02	0.01	79	0	0.01	53	0.01	0.01	72	0.02	0.02	72	0.02	0.03	67
	Nonaccrual .....	0.33	0.29	64	0.34	0.48	50	0.24	0.38	44	0.31	0.62	29	0.14	0.23	39
Construction and development	30–89 days past due .....	0.08	0.19	58	0.11	0.15	65	0.14	0.17	69	0.04	0.28	35	0.15	0.28	53
	90+ days past due .....	0	0.01	36	0	0.01	79	0	0.01	38	0.01	0.01	79	0.04	0.02	81
	Nonaccrual .....	0.12	0.14	67	0.04	0.31	41	0.05	0.20	47	0.11	0.41	49	0.09	0.20	50
1–4 family	30–89 days past due .....	0.01	0.02	67	0.06	0.03	81	0.08	0.02	85	0	0.03	28	0.10	0.06	76
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
Other	Nonaccrual .....	0.02	0.01	76	0	0.02	31	0	0.01	32	0.04	0.03	77	0	0.02	30
	30–89 days past due .....	0.07	0.13	66	0.05	0.10	65	0.07	0.13	70	0.04	0.22	44	0.05	0.20	51
	90+ days past due .....	0	0	38	0	0	84	0	0	41	0.01	0	87	0.04	0.01	86
	Nonaccrual .....	0.10	0.12	71	0.04	0.25	49	0.05	0.16	58	0.07	0.35	48	0.09	0.17	57
Multifamily	30–89 days past due .....	0	0.04	28	0	0.09	26	0.03	0.07	66	0	0.09	22	0	0.08	19
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due .....	0.04	0.10	35	0.04	0.12	34	0.06	0.13	50	0.11	0.23	48	0.15	0.14	56
	90+ days past due .....	0.03	0.01	82	0	0.01	58	0.01	0.01	81	0.02	0.02	75	0.02	0.03	64
	Nonaccrual .....	0.44	0.36	68	0.48	0.58	53	0.33	0.45	51	0.39	0.80	35	0.17	0.28	37
Owner Occupied	30–89 days past due .....	0.03	0.04	51	0.03	0.04	54	0.06	0.04	70	0.08	0.07	64	0.12	0.07	74
	90+ days past due .....	0.03	0	88	0	0	72	0.01	0	84	0.02	0	86	0	0.01	63
	Nonaccrual .....	0.17	0.12	66	0.14	0.20	45	0.12	0.17	44	0.14	0.27	30	0.12	0.16	49
Other	30–89 days past due .....	0.01	0.05	37	0	0.07	27	0	0.08	33	0.03	0.14	42	0.03	0.07	40
	90+ days past due .....	0	0	39	0	0.01	68	0	0	78	0	0.01	74	0.02	0.01	79
	Nonaccrual .....	0.28	0.21	67	0.34	0.31	63	0.21	0.23	61	0.26	0.44	45	0.05	0.10	46
Farmland	30–89 days past due .....	0.26	0.09	86	0	0.13	30	0.01	0.10	63	0	0.11	30	0.01	0.23	51
	90+ days past due .....	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0	0.51	23	0.22	1.06	49	0.23	0.69	53	0.26	1.13	47	0	0.84	19
Credit card	30–89 days past due .....		1.22			0.79			0.81			0.95			1.19	
	90+ days past due .....		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual .....		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,484,382	1,476,217	1,478,648	1,491,892	1,507,571										
Retained earnings .....	865,623	774,207	797,210	673,785	617,355										
Accumulated other comprehensive income (AOCI) .....	-216,052	10,694	-10,443	25,068	764										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,133,953	2,261,118	2,265,415	2,190,745	2,125,690										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	964,516	962,741	961,563	966,284	968,098										
Accumulated other comprehensive income-related adjustments .....	-216,053	10,693	-10,443	25,067	764										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,385,490	1,287,684	1,314,295	1,199,394	1,156,828										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,385,490	1,287,684	1,314,295	1,199,394	1,156,828										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	108,215	107,637	107,782	107,203	106,624										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	108,215	107,637	107,782	107,203	106,624										
Less: Additional tier 1 capital deductions .....	0	0	0	0	864										
Additional tier 1 capital .....	108,215	107,637	107,782	107,203	105,760										
<b>Tier 1 Capital</b> .....	1,493,705	1,395,321	1,422,077	1,306,597	1,262,588										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	335,657	197,361	358,831	212,106	113,617										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	143,843	119,818	116,259	134,991	56,744										
Exited advanced approach eligible credit reserves .....					0										
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	479,500	317,179	475,090	347,097	170,361										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	479,500	317,179	475,090	347,097	170,361										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,973,205	1,712,500	1,897,167	1,653,694	1,432,949										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	16,876,940	16,157,833	16,507,337	14,917,865	13,142,319										
Less: Deductions from common equity tier 1 capital .....	964,516	962,741	961,563	966,284	968,962										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	15,912,424	15,195,092	15,545,774	13,951,581	12,173,357										
Total risk-weighted assets .....	13,021,589	11,683,966	11,753,000	10,970,549	10,401,633										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	10.64	11.77	37	11.02	12.59	26	11.18	12.37	32	10.93	12.35	31	11.12	12.11	33
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	11.47	12.48	40	11.94	13.31	27	12.10	13.11	36	11.91	13.08	33	12.14	12.78	42
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	15.15	14.27	71	14.66	15.21	46	16.14	14.91	74	15.07	15.23	53	13.78	14.36	50
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	9.39	9.22	60	9.18	9.07	57	9.15	8.98	61	9.37	9.13	59	10.37	9.76	69
Supplementary leverage ratio, advanced approaches HCs .....		6.74		6.90			6.71			8.72			7.41		

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....			0			0			0			0				0		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....			0			0			0			0				0		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			8,812			8,544			10,904			9,924				9,747	3.14	22.47
Other insurance activities income .....			8,812			8,544			10,904			9,924				9,747	3.14	22.47
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			371,649			286,088			287,359			230,609				225,942	29.91	112.69

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	1.90	0.36	88	1.69	0.38	87	1.66	0.36	88	1.47	0.41	83	1.62	0.47	85			
Premium income / Insurance activities revenue .....	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income .....	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	22.28	12.02	90	18.28	11.72	76	18.12	12	74	15.55	11.03	65	17.19	11.51	73			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	3	1	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	3	1	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	3	1	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.84	33	0	0.63	34	0	0.66	33	0.87			1.25		
Cost: Interest-bearing deposits.....		0.52			0.12			0.14		0.42			1.19		
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			0.18			0.20		5.18			27.03		
Commercial and industrial loans .....		0.13			0.86			0.79		0.64			0.29		
Foreign governments and institutions .....		0.05			0			0		0			0		
<b>Growth Rates</b>															
Net loans and leases.....	200	20.31	92		-0.16			6.83		-2.40			22.48		
Total selected assets.....	200	21.10	91		3.36			9.48		2.04			12.40		
Deposits .....		-2.72			10.74			0.73		3.46			10.36		

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		2,182,084	1,972,028	2,030,082	1,767,498	1,254,957	10.65	237.09
1–4 family residential loans .....		2,182,084	1,972,028	2,030,082	1,767,498	1,254,957	10.65	237.09
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		13.25	12.21	12.08	11.84	9.36		
1–4 family residential loans .....		13.25	12.21	12.08	11.84	9.36		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		35.69	36.36	36.69	32.26	32.76		
Home equity lines .....		3.72	3.87	3.80	3.91	5.09		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		0.91	1.15	1.10	1.54	2.59		
Commercial and industrial loans .....		9.18	9.95	10.14	19.04	11.84		
All other loans and leases.....		50.49	48.67	48.28	43.25	47.71		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
	Percent Change					1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>							
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans.....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans .....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans .....							
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0		0
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	14,653	27,605	29,767	37,250	3,422	-46.92	52.02
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans .....	0	0	0	0	0		0
Commcial and industrial loans .....	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 30–89 days past due securitized assets.....	14,653	27,605	29,767	37,250	3,422	-46.92	52.02
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	37,162	74,240	74,406	86,864	11,901	-49.94	1720.77
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans .....	0	0	0	0	0		0
Commercial and industrial loans .....	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 90+ days past due securitized assets .....	37,162	74,240	74,406	86,864	11,901	-49.94	1720.77
Total past due securitized assets.....	51,815	101,845	104,173	124,114	15,323	-49.12	343.62
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		0
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans .....	0	0	0	0	0		0
Commercial and industrial loans .....	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total net losses on securitized assets.....	0	0	0	0	0		0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.67	1.40	1.47	2.11	0.27
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0.67	1.40	1.47	2.11	0.27
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	1.70	3.76	3.67	4.91	0.95
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	1.70	3.76	3.67	4.91	0.95
Total past due securitized assets percent of securitized assets .....	2.37	5.16	5.13	7.02	1.22
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.47	0.76	1	1.24	0.66
Home equity lines .....	0.56	0.36	0.34	0.28	0.39
Credit card receivables .....					
Commercial and industrial loans .....	0.90	0.15	0.27	0.08	0.19
All other loans and leases .....	0.06	0.07	0.10	0.13	0.21
Total managed loans past due 30–89 days .....	0.30	0.34	0.46	0.48	0.36
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.78	1.65	1.64	2.10	0.43
Home equity lines .....	0	0	0	0.08	0.12
Credit card receivables .....					
Commercial and industrial loans .....	0.01	0.03	0.01	0.01	0.11
All other loans and leases .....	0.02	0	0.01	0.02	0.03
Total managed loans past due 90+ days .....	0.29	0.60	0.61	0.69	0.17
<b>Total Past Due Managed Assets .....</b>	0.59	0.95	1.07	1.18	0.54
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0.02	0.03
Home equity lines .....	-0.02	-0.03	-0.02	-0.02	0.02
Credit card receivables .....					
Commercial and industrial loans .....	0.30	0.54	0.44	0.09	0.09
All other loans and leases .....	0.04	0	0.08	0.01	0.03
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	0.05	0.05	0.08	0.03	0.03

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		50,972	66,644	80,972	81,452	132,572	-23.52	103.81
Dividends .....		50,968	66,639	80,965	81,443	132,563	-23.52	103.84
Interest .....		4	5	7	9	9	-20.00	-33.33
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		100	60	80	93	175	66.67	42.86
Dividends .....		85	60	80	93	175	41.67	21.43
Interest .....		15	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		51,072	66,704	81,052	81,545	132,747	-23.43	103.64
Securities gains (losses) .....		3	2	2	0	0	50.00	
Other operating income .....		21	25	30	74	138	-16.00	-95.51
Total operating income .....		51,096	66,731	81,084	81,619	132,885	-23.43	100.00
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		10,806	7,606	10,696	7,488	7,540	42.07	147.45
Other expenses .....		6,351	5,973	7,965	7,691	8,510	6.33	26.04
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		17,157	13,579	18,661	15,179	16,050	26.35	82.40
Income (loss) before taxes .....		33,939	53,152	62,423	66,440	116,835	-36.15	110.25
Applicable income taxes (credit) .....		-4,414	-3,488	-4,795	-3,889	-4,077		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		38,353	56,640	67,218	70,329	120,912	-32.29	95.64
Equity in undistributed income of subsidiaries .....		81,440	82,198	108,674	13,322	46,684	-0.92	45.24
Bank subsidiaries .....		81,440	82,198	108,674	13,322	46,684	-0.92	45.24
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		119,793	138,838	175,892	83,651	167,596	-13.72	58.30
<b>Memoranda</b>								
Bank net income .....		132,408	148,837	189,639	94,765	179,247	-11.04	63.31
Nonbank net income .....		85	60	80	93	175	41.67	21.43
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	2,350,282	92.40	2,373,114	93.68	2,477,917	92.01	2,307,128	2,302,505	-0.96	45.28	
Common and preferred stock .....	2,350,282	92.40	2,373,046	93.68	2,477,917	92.01	2,306,937	2,302,499	-0.96	45.54	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	68	0	0	0	191	6	-100.00	-100.00	
Investment in nonbank subsidiaries .....	3,598	0.14	3,594	0.14	3,594	0.13	3,594	3,603	0.11	24.89	
Common and preferred stock .....	3,591	0.14	3,591	0.14	3,591	0.13	3,591	3,591	0.00	24.77	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	7	0	3	0	3	0	3	12	133.33	133.33	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	2,018	0.08	2,009	0.07	7,174	1,653	-100.00	-100.00	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	157,538	6.19	128,741	5.08	182,569	6.78	128,320	25,627	22.37	107.58	
Cash and due from unrelated depository institution .....	1,872	0.07	1,857	0.07	1,857	0.07	844	3,840	0.81	-48.39	
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0	0		
Other assets .....	30,425	1.20	23,927	0.94	25,161	0.93	19,331	19,258	27.16	163.31	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	2,543,715	100.00	2,533,251	100.00	2,693,107	100.00	2,466,391	2,356,486	0.41	48.36	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	315,014	12.38	207,210	8.18	359,419	13.35	212,218	113,955	52.03	176.11	
Other liabilities .....	24,613	0.97	10,869	0.43	12,462	0.46	10,856	6,627	126.45	755.81	
Balance due to subsidiaries and related institutions .....	111,807	4.40	111,228	4.39	111,373	4.14	110,585	110,215	0.52	30.40	
Total liabilities .....	451,434	17.75	329,307	13	483,254	17.94	333,659	230,797	37.09	122.70	
Equity Capital .....	2,092,281	82.25	2,203,944	87	2,209,853	82.06	2,132,732	2,125,689	-5.07	38.39	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0	0		
Common stock .....	296,484	11.66	296,483	11.70	296,483	11.01	296,483	296,483	0.00	18.62	
Common surplus .....	1,299,475	51.09	1,298,022	51.24	1,300,192	48.28	1,296,963	1,294,276	0.11	44.94	
Retained earnings .....	823,951	32.39	717,033	28.30	741,648	27.54	615,772	617,355	14.91	112.24	
Accumulated other comprehensive income .....	-216,052	-8.49	10,694	0.42	-10,443	-0.39	25,068	764			
Other equity capital components .....	-111,577	-4.39	-118,288	-4.67	-118,027	-4.38	-101,554	-83,189			
Total liabilities and equity capital .....	2,543,715	100.00	2,533,251	100.00	2,693,107	100.00	2,466,391	2,356,486	0.41	48.36	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	111,807	4.40	111,228	4.39	111,373	4.14	110,585	110,215	0.52	30.40	
Notes payable to subsidiaries that issued TPS .....	108,216	4.25	107,637	4.25	107,782	4	106,994	106,624	0.54	30.59	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	1,406	0.06	918	0.04	1,449	0.05	805	519	53.16	182.33	
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

**Parent Company Analysis—Part 1**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	7.26	11.02	13	8.41	12.52	13	7.96	11.94	11	3.96	7.29	18	7.95	9.68	24
Bank net income / Average equity investment in banks .....	7.35	11.60	6	8.45	12.35	14	7.99	11.80	11	4.16	7.45	16	7.83	10.51	18
Nonbank net income / Average equity investment in nonbanks .....	3.16	9.71	38	2.23	13.18	30	2.23	13.12	29	2.59	9.75	36	4.87	7.89	50
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income .....	110.53	98.76	86	107.20	96.45	85	107.82	96.79	85	113.29	88.16	88	106.95	82.22	74
Nonbank net income / Parent net income .....	0.07	2.50	41	0.04	3.22	36	0.05	3.40	36	0.11	3.59	36	0.10	5.93	31
Subsidiary holding companies' net income / Parent net income .....		85.68			66.57			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	21.58	18.39	69	14.94	16.51	58	21.87	16.81	74	15.64	20.06	58	10.86	20.43	48
Total debt / Equity capital .....	15.06	12.61	71	9.40	11.37	54	16.26	11.71	74	9.95	14.41	53	5.36	14.31	43
Total debt + notes payable to subs that issued TPS / Equity capital .....	20.23	14.76	73	14.29	13.41	63	21.14	13.63	77	14.97	16.67	61	10.38	16.36	53
Total debt + Loans guaranteed for affiliate / Equity capital .....	15.06	12.68	70	9.40	11.46	53	16.26	11.77	74	9.95	14.68	52	5.36	14.56	42
Total debt / Equity capital – excess over fair value .....	15.06	12.75	71	9.40	11.47	54	16.26	11.81	74	9.95	14.52	53	5.36	14.51	43
Long-term debt / Equity capital .....	15.06	11.91	73	9.40	10.65	54	16.26	10.95	75	9.95	13.56	53	5.36	13.04	44
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0.07	0.09	87	0.04	0.10	84	0.07	0.06	87	0.04	0.06	86	0.02	0.05	84
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	73.80	39.59	76	44.19	40.69	47	76.34	39.86	79	44.67	34.67	57	30.27	28.44	54
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	112.50	104.01	81	107.84	103.15	78	112.29	103.22	86	108.34	102.81	80	108.49	103.22	77
Total investment in subs / Equity capital .....	112.50	109.29	74	107.84	108.29	66	112.29	108.40	77	108.35	110.16	66	108.49	111.07	61
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.64	0.39	90	0.93	0.27	86	1.54	0.29	90	2.13	0.47	91	1.08	0.36	81
Equity investment in subs – equity cap / Net income-div (X) .....	2.38	1.15	85	1.28	0.85	75	2.16	1.05	83	5.30	1.82	88	1.55	1.22	68
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	104.15	130.36	42	138.39	152.56	51	126.28	152.85	44	131.80	136.59	55	204.71	177.68	66
Cash from ops + noncash items + op expense / Op expense + dividend .....	108.03	118.32	46	135.63	155.61	49	129.51	154.48	43	149.21	147.24	62	216.83	190.27	68
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	72.11	105.80	25	103.93	94.59	62	149.36	98.54	85	253.53	134.08	87	84.66	116.34	16
Pretax operating income + interest expense / Interest expense .....	414.08	1,565.66	32	798.82	1,645.53	36	683.61	1,835.33	29	987.29	2,016.32	50	1,649.54	1,968.54	60
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	330.91	1,454.22	23	572	1,896.20	30	500.66	1,770.77	22	628.14	1,539.23	37	973.79	1,632.83	43
Dividends + interest from subsidiaries / Interest expense + dividends .....	105.75	150.57	39	147.63	174.48	53	133.50	174.12	40	141.52	150.43	54	227.15	210.80	65
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....	85.20	26.99	92	151.24	40.79	89	121.39	47.61	89	103.91	35.64	88	322.92	57.11	91
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	7.24	3.60	75	3.16	3.29	56	6.60	3.44	71	6.07	3.85	71	1.82	2.64	51
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual .....		0.65			1.04			0.92			1.03			0.54	
Total .....		0.95			1.64			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

**Parent Company Analysis—Part 2**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	97.75	70.90	74	66.34	69.90	52	74.41	66.37	62	71.28	81.10	51	42.10	57.84	40
Dividends declared / Net income .....	31.29	31.93	46	27.06	27.22	51	28.44	28.27	48	59.93	42.29	75	30.37	33.08	47
Net income – dividends / Average equity.....	4.99	7.51	22	6.13	9.25	27	5.70	8.62	25	1.59	4.14	20	5.54	6.46	38
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	135.95	133.26	55	177.34	160.45	66	161.87	155.92	65	162.45	132.17	65	260.43	178.13	76
Dividends from nonbank subsidiaries .....	0.23	2.76	64	0.16	6.19	55	0.16	4.90	56	0.19	3.41	59	0.34	7.53	51
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	136.18	183.35	45	177.50	213.42	59	162.03	203.53	55	162.64	174.85	57	260.78	260.40	66
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	38.49	43.79	45	44.77	43.30	46	42.69	45.96	41	85.94	60.28	74	73.96	66.55	59
Interest income from bank subsidiaries.....	0	0.21	53	0	0.11	54	0	0.11	55	0.01	0.36	50	0.01	0.54	41
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	38.50	52.71	44	44.78	48.70	46	42.70	51.33	40	85.95	62.88	69	73.96	69.36	55
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	47.96	75	100	66.90	69	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	17.65	3.25	87	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	117.65	64.26	78	100	94.31	65	100	87.22	66	100	79.84	64	100	150.41	51
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.75	67.73	73	99.86	72.55	85	99.85	74.16	83	99.78	69.76	84	99.76	67.32	87
Interest income from bank subsidiaries.....	0.01	0.98	49	0.01	0.27	51	0.01	0.23	53	0.01	0.63	44	0.01	0.80	38
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.76	81.70	60	99.87	82.68	78	99.86	83.13	77	99.80	82.20	76	99.76	78.80	80
Dividends from nonbank subsidiaries .....	0.17	2.90	60	0.09	3.56	53	0.10	3.07	54	0.11	1.95	57	0.13	2.65	51
Interest income from nonbank subsidiaries.....	0.03	0.28	79	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.20	4.41	53	0.09	5.69	45	0.10	4.67	45	0.11	4.70	44	0.13	7.29	36
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt .....	35.49	27.96	66	53.68	28.03	75	30.99	26.38	65	52.11	27.08	76	96.72	28.33	84